

**Information to identify the case:**

Debtor 1	<b>Kenneth Alan Williams</b>	Social Security number or ITIN <b>xxx-xx-1480</b>
	First Name    Middle Name    Last Name	EIN <b>-----</b>
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>
United States Bankruptcy Court <b>Northern District of Georgia</b>		Date case filed for chapter <b>13 10/20/17</b>
Court website: <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a>		
Case number: <b>17-68372-wlh</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/15**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Kenneth Alan Williams	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1307 Raintree Drive Snellville, GA 30078	
<b>4. Debtor's attorney</b>	Howard P. Slomka Slipakoff & Slomka, PC Overlook III – Suite 1700 2859 Paces Ferry Rd, SE Atlanta, GA 30339	Contact phone (404) 800-4001  Name and address  Email: <a href="mailto:se@myatllaw.com">se@myatllaw.com</a>
<b>5. Bankruptcy trustee</b>	Nancy J. Whaley Nancy J. Whaley, Standing Ch. 13 Trustee 303 Peachtree Center Avenue Suite 120, Suntrust Garden Plaza Atlanta, GA 30303	Contact phone (678) 992-1201 <a href="http://www.njwtrustee.com">www.njwtrustee.com</a>
<b>6. Bankruptcy clerk's office</b>	M. Regina Thomas Clerk of Court  1340 United States Courthouse 75 Ted Turner Drive SW Atlanta, GA 30303	Office Hours: <u>8:00 a.m. – 4:00 p.m.</u> Court website: <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a>  Contact phone 404-215-1000

**For more information, see page 2**

<b>7. Meeting of creditors</b>	<b>November 30, 2017 at 12:30 PM</b>	<b>Location:</b> Third Floor – Room 368, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but DO NOT FILE WITH THE COURT.  TO OTHER PARTIES: Objections to confirmation shall be filed seven days prior to the meeting. Objections arising from the meeting must be filed within seven days of the meeting.	
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</b> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	<b>Filing deadline: 1/29/18</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline: 2/28/18</b>
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 4/18/18</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.	
	<b>To file a claim electronically, visit <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a> and access the ePOC tab.</b>	
	If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of Plan, Hearing on Confirmation of Plan, Allowance and Approval of Debtor's Counsel Attorneys Fees</b>	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
	The plan, if not included with this notice, will be mailed when filed. The hearing on confirmation will be held: Date: 1/10/18, Time: 01:30 PM, Location: Courtroom 1403, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

In re:  
Kenneth Alan Williams  
Debtor

Case No. 17-68372-wlh  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 113E-9

User: smnl  
Form ID: 309i

Page 1 of 1  
Total Noticed: 12

Date Rcvd: Oct 23, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2017.

db +Kenneth Alan Williams, 1307 Raintree Drive, Snellville, GA 30078-2122  
21085148 Internal Revenue Service, 401 West Peachtree Street, NW, 344-D room 400,  
Atlanta, GA 30308  
21085149 +Navient, 6360 Presidential Ct Sw, Fort Myers, FL 33919-3501  
21085150 +Optimum Outcomes Inc, 2651 Warrenville Rd Ste, Downers Grove, IL 60515-5544  
21085151 +Seterus Inc, 14523 SW Millikan Suite 200, Beaverton, OR 97005-2352

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: se@myatllaw.com Oct 23 2017 21:14:01 Howard P. Slomka,

Slipakoff & Slomka, PC, Overlook III - Suite 1700, 2859 Paces Ferry Rd, SE,  
Atlanta, GA 30339

tr +E-mail/Text: bnc@njwtrustee.com Oct 23 2017 21:16:47 Nancy J. Whaley,  
Nancy J. Whaley, Standing Ch. 13 Trustee, 303 Peachtree Center Avenue,

Suite 120, Suntrust Garden Plaza, Atlanta, GA 30303-1216

cr +EDI: RMSC.COM Oct 23 2017 20:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk, VA 23541-1021

21085146 +E-mail/Text: bankruptcy@consumerportfolio.com Oct 23 2017 21:15:51 Consumer Portfolio Svc,  
Po Box 57071, Irvine, CA 92619-7071

21085147 EDI: GADEPTOFRREV.COM Oct 23 2017 20:43:00 Georgia Department of Revenue,  
1800 Century Blvd NE Suite 9100, Atlanta, GA 30345

21086960 +EDI: PRA.COM Oct 23 2017 20:43:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

21089622 +E-mail/Text: usagan.bk@usdoj.gov Oct 23 2017 21:15:23 U. S. Attorney,  
600 Richard B. Russell Bldg., 75 Ted Turner Drive, SW, Atlanta GA 30303-3315

TOTAL: 7

### \*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2017 at the address(es) listed below:

Howard P. Slomka on behalf of Debtor Kenneth Alan Williams se@myatllaw.com,  
myecfcalendar@gmail.com;myatllaw@gmail.com;info@myatllaw.com;notices@nextchapterbk.com  
Nancy J. Whaley ecf@njwtrustee.com

TOTAL: 2